

What a disastrous way to pile onto the pain they have already caused millions of American families.

I am grateful to my colleague from Indiana, Senator BRAUN, and to my friend and fellow Kentuckian Congressman ANDY BARR for leading a bipartisan resolution in both Houses to make sure that Americans' retirement accounts are about one thing: maximizing returns on investments. I will be proud to support this commonsense measure later this week.

CRIME

Mr. MCCONNELL. Mr. President, on another matter, crime in our Nation's Capital is literally out of control. Washington, DC, has already seen about three dozen homicides in just the first two months of the year. This is a 35-percent increase over last year's pace. There have been more than 1,300 thefts from autos—a 25-percent increase over last year's pace—and more than 1,100 thefts of motor vehicles, including carjackings, more than doubling last year's pace for a shattering 109-percent increase.

At best, the liberal city politicians who have presided over this ongoing collapse in law and order are doing basically nothing. The Mayor recently announced that the city will hand out free steering wheel locks to residents who own certain kinds of vehicles.

But some local officials are not content with doing nothing and have set their minds to making the situation actually worse. The city council just passed a new criminal code designed to go even softer still on crime, reducing penalties for a number of violent offenses and property crimes.

To a unique degree, unlike any other city in America, Washington, DC, issues are national issues. The District of Columbia doesn't belong to a handful of local politicians; it belongs to more than 330 million American citizens. The people need their government to function in safety. Families and school groups need to be able to come tour the Capital, which their own tax dollars help finance, in peace of body and peace of mind.

This is why the Constitution entrusts our seat of government to a Federal district. It is why Federal law gives Congress the ability to step in and help govern our Nation's Capital City if local politicians fail to take care of basic business.

Now, amazingly, the same Washington Democrats who have spent the last several years trying to steamroll localism and federalism in every way possible are now, all of a sudden, indignant at the notion that Congress might toughen up penalties for violent crime here in the District.

Just last year alone, Democrats, right here in this Chamber, tried to break the Senate rules so they could micromanage every county in America's election laws. They tried to ram through a bill that would have swept

away State and local laws and forced every community in America to adopt radical abortion laws on par with China and North Korea. Over the last 2 years, Democrats have passed bill after bill that spent trillions of dollars to interfere in American families' lives and put more of our society under the thumb of Federal bureaucrats.

So when it comes to radical far-left priorities, Washington Democrats have no qualms whatsoever about this city steamrolling 50 States and local communities. They vote for that outcome 8 days a week. But now, when public safety is in free fall in our Federal city itself, now Washington Democrats pretend they have become small government federalists and they want Congress out of the picture. This is a desperate attempt to change the subject, and it could not be less persuasive.

Democrats want Washington, DC, to take over every State law, even small business decisions and every family's financial choices. But we are supposed to believe that cleaning up violent crime in Washington, DC, itself, would be a bridge too far. Really?

They are just trying to duck the real debate. Democrats want to debate anything and everything beside violent crime itself because the modern Democratic Party and its coalitions have decided it is more important to have compassion for serial violent felons than for innocent citizens who just want to live their lives.

That is the issue here—a binary choice. Should we be softer on crime like Democrats want at the State, local, and Federal levels, or should we be tougher on crime like Republicans and the American people want? That is the debate.

I want to thank Senator HAGERTY for spearheading the commonsense resolution that would nullify the DC Council's insane pro-criminal legislation and bring at least an ounce of common sense back to the American people's Federal city.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

EXECUTIVE SESSION

EXECUTIVE CALENDAR

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to executive session to resume consideration of the following nomination, which the clerk will report.

The senior assistant legislative clerk read the nomination of Jamar K. Walk-

er, of Virginia, to be United States District Judge for the Eastern District of Virginia.

Mr. MCCONNELL. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. THUNE. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

STUDENT LOAN DEBT

Mr. THUNE. Mr. President, across the street, this morning, oral arguments are occurring at the Supreme Court in two challenges to the President's reckless student loan giveaway.

There are two main parts to the President's scheme. There is the outright forgiveness of \$10,000 in Federal student debt and \$20,000 for Pell grant recipients, which is set to cost American taxpayers somewhere in the neighborhood of half a trillion dollars. Then there is the President's radical revamp of the income-driven repayment system, which would bring the total cost of the President's plan to somewhere close to a trillion dollars.

The President's new income-driven repayment plan has probably garnered less attention than his plans for student loan forgiveness, but his new income-driven repayment program is just as problematic because it sets up a system in which the majority of Federal borrowers will never—never—fully repay their loans.

One scholar at the Brookings Institution, a left-of-center think tank, estimates that "the vast majority" of college students will be eligible for the program and that current and future borrowers enrolled in the program "[o]n average . . . might only expect to repay approximately \$0.50 for each dollar they borrow"—"repay approximately \$0.50 for each dollar they borrow."

The Urban Institute, another left-of-center think tank, estimates that just 22 percent of those with bachelor's degrees enrolled in the President's new income-driven repayment program would repay their loans in full. By contrast, the institute notes that under today's IDR program, we would expect 59 percent of individuals with bachelor's degrees to repay their loans in full.

The nonpartisan Penn Wharton Budget Model estimates the cost of the President's new income-driven repayment program at \$333 billion to \$361 billion—the range—over 10 years. However, Penn Wharton notes, "These estimates do not yet include the effects of students increasing their borrowing."

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Needless to say, students are likely to increase their borrowing. It is common sense. In fact, the Brookings Institution notes that borrowing is likely to become the preferred means of paying

for college under the President's plan. And, of course, as student borrowing increases, so does the cost to taxpayers because it is taxpayers who will be footing the bill for all that student loan money that is never paid back.

Now, both President Biden's outright student loan forgiveness and his student loan forgiveness masquerading as income-driven repayment are going to cost the taxpayers a lot of money. There are the direct costs of the plan that will be paid for by the Federal Government—in other words, by taxpayers, including those who never went to college and those who have already paid off their student loans.

There are the indirect costs, like the fact that the President's student loan giveaway is likely to prolong our current inflation crisis. The Committee for a Responsible Federal Budget, where President Biden's own Treasury Secretary once served on the board, has estimated that the President's plan would "meaningfully boost inflation"—"meaningfully boost inflation." Now, you would think that the President might have learned his lesson after helping to set off the worst inflation crisis in 40 years with his massive American Rescue Plan spending spree but apparently not.

It is important to remember that taxpayers are going to be footing the bill for student loan cancellation for Americans who, if they graduated from college, enjoy greater long-term earning potential than many of the Americans who will be helping to shoulder the burden for their debts. This isn't a government handout for the needy; this is a government handout that will disproportionately benefit Americans who are better off.

Of course, the President's student loan giveaway will do nothing—nothing—to address the root of the problem, and that is soaring college costs. In fact, it is likely to make things worse. Faced with the knowledge that many of their students will never have to fully pay off their loans, colleges will have zero incentive to cut costs, and students are likely to feel less pressure to choose a more affordable college option since there is a good chance they will only have to pay back part of their student loan debt and might even have it forgiven entirely.

It is not hard to imagine a future Democrat President deciding that it is politically expedient to imitate President Biden and just cancel a huge portion of student loan debt outright, especially since college costs and college debt will continue to soar under the President's plan.

Whether President Biden has the legal authority to implement the debt cancellation he proposed is really questionable. He used a law called the HEROES Act, drafted to give the President authority to provide student loan relief in times of war or national emergency and specifically to provide relief to the large number of soldiers deployed to the Middle East in the wake

of September 11. It was not intended to provide for widespread student loan forgiveness in a time of peace and low unemployment.

The President himself raised questions about his authority to forgive student loans in a 2021 townhall meeting. The former Democrat Speaker of the House stated plainly—plainly—that the President didn't have this authority. Between bullying from the far left and the prospect of gaining votes in the 2022 election, the President went ahead anyway. And now—now—taxpayers will be saddled with close to an additional trillion dollars in debt on top of the other reckless spending by the Biden administration and the Democrat Congress.

It is not just Republicans who have raised serious concerns about the President's student loan plans. So has the Washington Post and at least one scholar at the left-of-center Brookings Institution and the nonpartisan Committee for a Responsible Federal Budget, where, as I said earlier, the President's own Treasury Secretary once served. And the list goes on.

The President's student loan giveaway is yet another disastrous economic plan coming from the Biden administration, and if it goes into effect, it will be the American taxpayers who once again will be paying the price.

I yield the floor.

NOMINATION OF JAMAR K. WALKER

Mr. DURBIN. Mr. President, today, the Senate will vote to confirm Jamar Walker to the U.S. District Court for the Eastern District of Virginia. Mr. Walker's commitment to public service and deep ties to the Virginia legal community will serve the district court well.

Born in Nassawadox, VA, Mr. Walker received his B.A. from the University of Virginia in 2008 and his J.D. from the University of Virginia School of Law in 2011. He then clerked for Judge Raymond A. Jackson, whom he has now been nominated to succeed, on the U.S. District Court for the Eastern District of Virginia.

Mr. Walker began his career in private practice in Washington, DC, where he specialized in commercial insurance litigation and products liability. He then joined the U.S. Attorney's Office for the Eastern District of Virginia as an Assistant U.S. Attorney assigned to the Financial Crimes and Public Corruption Unit. In this role, Mr. Walker has prosecuted a wide range of cases, including bribery, money laundering, wire fraud, bank fraud, foreign corrupt practices, and securities fraud. Following 7 years of dedicated service, Mr. Walker was named the unit's acting chief in 2022.

Mr. Walker has spent nearly his entire legal career litigating in Federal court, and he has gained significant experience in both civil and criminal matters. In recognition of his expertise, the American Bar Association rated him "well qualified" to serve on the district court. He also has the

strong support of Senators WARNER and KAINE. And if confirmed, Mr. Walker would make history as the first openly LGBTQ article III Judge to serve in the State of Virginia.

I will vote in favor of his nomination, and I urge my colleagues to do the same.

Mr. THUNE. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. CARDIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. PADILLA). Without objection, it is so ordered.

Mr. CARDIN. Mr. President, I ask unanimous consent that the scheduled vote for 11:30 a.m. take place now.

The PRESIDING OFFICER. Without objection, it is so ordered.

VOTE ON WALKER NOMINATION

The question is, Will the Senate advise and consent to the Walker nomination?

Mr. CARDIN. Mr. President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from California (Mrs. FEINSTEIN), the Senator from Pennsylvania (Mr. FETTERMAN), the Senator from Oregon (Mr. MERKLEY), and the Senator from Vermont (Mr. SANDERS) are necessarily absent.

Mr. THUNE. The following Senators are necessarily absent: the Senator from North Carolina (Mr. BUDD), the Senator from Idaho (Mr. CRAPO), and the Senator from North Carolina (Mr. TILLIS).

Further, if present and voting, the Senator from North Carolina (Mr. BUDD) would have voted "nay" and the Senator from North Carolina (Mr. TILLIS) would have voted "yea."

The result was announced—yeas 52, nays 41, as follows:

[Rollcall Vote No. 26 Ex.]

YEAS—52

Baldwin	Heinrich	Reed
Bennet	Hickenlooper	Rosen
Blumenthal	Hirono	Schatz
Booker	Kaine	Schumer
Brown	Kelly	Shaheen
Cantwell	Kennedy	Sinema
Cardin	King	Smith
Carper	Klobuchar	Stabenow
Casey	Lujan	Tester
Collins	Manchin	Van Hollen
Coons	Markey	Warner
Cortez Masto	Menendez	Warnock
Duckworth	Murkowski	Warren
Durbin	Murphy	Welch
Gillibrand	Murray	Whitehouse
Graham	Ossoff	Wyden
Grassley	Padilla	
Hassan	Peters	

NAYS—41

Barrasso	Boozman	Britt
Blackburn	Braun	Capito